

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeffrey W. Hammond
 Casey C. Hammond
 Debtors

Case No. 16-13347-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Aug 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2016.

db/jdb
 13725584 +Jeffrey W. Hammond, Casey C. Hammond, 911 Flora Lane, Boothwyn, Pa 19061-3108
 +AIG Insurance Company, c/o Douglas G. Aaron, Esquire, ARRON & PRINCE,
 8 Penn Center, Ste 1975, Philadelphia, Pa 19103-2127
 13725585 +Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
 13725586 +Artesian Resources, 664 Churchmans Road, Newark, DE 19702-1934
 13725588 BYL Collection Services, LLC, P.O. Box 1317, Malvern, PA 19355-0657
 13725591 +Ccs/first National Ban, 500 East 60th Street N, Sioux Falls, SD 57104-0478
 13725593 Christiana Care Health Services, P.O. Box 438, Malvern, PA 19355-0438
 13725594 +Clearview Electric, c/o FST Collection, P.O. Box 102, Lewes, DE 19958-0102
 13725595 +Comcast Cable, 4008 N. Dupont Highway, New Castle, De 19720-6320
 13725603 +Dental Health Care, 5000 Chichester Avenue, Aston, Pa 19014-2333
 13725604 +Eastern Account Systems, 75 Glen Road, Suite 310, Sandy Hook, CT 06482-1175
 13725606 +Family Care Associates, 191 Christiana Plaza, New Castle, DE 19720-3024
 13725607 +Fast Care Claymont Medical Aid Unit, P.O. Box 1040, Elkton, MD 21922-1040
 13725608 +Justice, P.O. Box 30253, Salt Lake City, UT 84130-0253
 13725610 Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303
 13725611 +Melanie J. Thompson, Esquire, Atlantic Law Group, LLC, 913 North Market Street, Ste 101,
 Wilmington, De 19801-3097
 13725612 Midland Mortgage, P.O. Box 26648, Oklahoma, OK 73126-0648
 13725613 New Castle Co. Maintenance Corp., P.O. Box 569, Claymont, DE 19703-0569
 13725614 Revenue Collection, P.O. Box 2103, Mechanicsburg, PA 17055-2103
 13725617 +Us Dept Of Ed/glslsi, P.O. Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BTPDERSHAW.COM Aug 13 2016 01:18:00 TERRY P. DERSHAW, Dershaw Law Offices,

P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Aug 13 2016 01:36:03 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2016 01:35:03
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 13 2016 01:35:49 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13725582 E-mail/Text: jhernandez@trafgroup.org Aug 13 2016 01:36:36 A-1 Collection Service,
 P.O. Box 6009, Lawrenceville, NJ 08648-0009
 13725583 +E-mail/Text: seinhorn@ars-llc.biz Aug 13 2016 01:36:41 Ablty Recvry, P.O.Box 4031,
 Wyoming, PA 18644-0031
 13725587 E-mail/Text: banko@berkscredit.com Aug 13 2016 01:34:47 Berks Credit & Collections, Inc.,
 P.O. Box 329, Temple, Pa 19560-0329
 13725589 EDI: CAPITALONE.COM Aug 13 2016 01:18:00 Capital One Bank Usa N, 15000 Capital One Drive,
 Richmond, VA 23238
 13725590 EDI: RMSC.COM Aug 13 2016 01:18:00 Care Credit, Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 13725592 +EDI: CHASE.COM Aug 13 2016 01:18:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 13725597 +EDI: WFNNB.COM Aug 13 2016 01:18:00 Comenity Bank/Mandee, 995 W 122nd Avenue,
 Westminister, CO 80234-3417
 13725596 +EDI: WFNNB.COM Aug 13 2016 01:18:00 Comenity Bank/express, P.O. Box 182789,
 Columbus, OH 43218-2789
 13725598 +EDI: WFNNB.COM Aug 13 2016 01:18:00 Comenity Bank/sprtauth, P.O. Box 182789,
 Columbus, OH 43218-2789
 13725599 +EDI: WFNNB.COM Aug 13 2016 01:18:00 Comenity Bank/vctrsssec, P.O. Box 182789,
 Columbus, OH 43218-2789
 13725600 +EDI: WFNNB.COM Aug 13 2016 01:18:00 Comenity Capital/hsn, P.O. Box 182120,
 Columbus, OH 43218-2120
 13725601 +EDI: RCSFNBMARIN.COM Aug 13 2016 01:18:00 Credit One Bank Na, P.O. Box 98875,
 Las Vegas, NV 89193-8875
 13725602 +E-mail/Text: bankruptcy@pepcoholdings.com Aug 13 2016 01:34:47 Delmarva Power,
 P.O. Box 13609, Philadelphia, Pa 19101-3609
 13725605 +E-mail/Text: bknotice@ercollections.com Aug 13 2016 01:35:36 Enhanced Recovery Co.,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 13725609 +EDI: LTDFINANCIAL.COM Aug 13 2016 01:18:00 LTD Financial Services, 7322 Southwest Freeway,
 Suite 1600, Houston, TX 77074-2134
 13725615 +E-mail/PDF: jamiep@simmassociates.com Aug 13 2016 01:41:54 Simm Assocts,
 800 Pencader Drive, Newark, DE 19702-3354
 13725616 +E-mail/Text: bankruptcynotices@cbecompanies.com Aug 13 2016 01:35:46 The CBE Group, Inc.,
 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 13725618 +EDI: VERIZONEAST.COM Aug 13 2016 01:18:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 22

District/off: 0313-2

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MIDFIRST BANK agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
ANDREW VINCENT GUILFOIL on behalf of Joint Debtor Casey C. Hammond aguilfoil@holber.com
ANDREW VINCENT GUILFOIL on behalf of Debtor Jeffrey W. Hammond aguilfoil@holber.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Jeffrey W. Hammond</u>	Social Security number or ITIN	xxx-xx-1346
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Casey C. Hammond</u>	Social Security number or ITIN	xxx-xx-9056
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-13347-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey W. Hammond

Casey C. Hammond
aka Casey Lewis-Hammond

8/11/16

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.